

Application No. 09/756,077  
Amendment "A" dated September 28, 2005  
Reply to Office Action mailed June 15, 2005

SEP 28 2005

PATENT APPLICATION  
Docket No. 14689.10

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of		)
	Wayne A. Provost	)
Serial No.:	09/756,077	) Art Unit
		) 3626
Filed:	January 8, 2001	)
		)
Conf. No.:	6455	)
		)
For:	PAYMENT OF HEALTH CARE INSURANCE	)
	CLAIMS USING SHORT-TERM LOANS	)
		)
Examiner:	Carolyn M. Bleck	)

AMENDMENT "A" UNDER 37 C.F.R. § 1.111

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed June 15, 2005 (the "Office Action"), please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.